

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11
:

Reporting Period: October 2018


MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)		
	MOR-I (INDV)		
Schedule of Cash Receipts and Disbursements -	(CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


Signature of Debtor

11/20/18
Date


Signature of Joint Debtor

11/20/18
Date

Signature of Preparer

Date

Printed Name of Preparer

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11
:

Reporting Period: _____

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	89.55	
RECEIPTS		
Wages (Net)	2800.38	
Interest and Dividend Income	0	
Alimony and Child Support	0	
Social Security and Pension Income	575	
Sale of Assets	0	
Other Income (attach schedule)	400.00	
Total Receipts	3783.38	
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	0	
Rental Payment(s)	0	
Other Secured Note Payments	0	
Utilities	1253.34	
Insurance	400.15	
Auto Expense	311.77	
Lease Payments	0	
IRA Contributions	0	
Repairs and Maintenance	47.50	
Medical Expenses	36.71	
Household Expenses	1286.86	
Charitable Contributions	0	
Alimony and Child Support Payments	0	
Taxes - Real Estate	0	
Taxes - Personal Property	0	
Taxes - Other (attach schedule)	0	
Travel and Entertainment	202.92	
Gifts	0	
Other (attach schedule)	80	
Total Ordinary Disbursements	3538.44	
REORGANIZATION ITEMS:		
Professional Fees	0	
U. S. Trustee Fees	0	
Other Reorganization Expenses (attach schedule)	0	
Total Reorganization Items	0	
Total Disbursements (Ordinary + Reorganization)	3538.44	
Net Cash Flow (Total Receipts - Total Disbursements)	244.94	
Cash - End of Month (Must equal reconciled bank	164.93	

FORM MOR-1 (INDV)

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11

(9/99)

Reporting Period: _____

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
SCHMALZ	4,000.00	
Other Taxes		
Other Ordinary Disbursements		
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CON'T)
(9/99)

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11
:

Reporting Period: _____

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 941 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

*"Insider is defined in 11 U.S.C. Section 101(31)

(9/99)

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: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11
:

Reporting Period: _____

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely tiled? If no, provide an explanation below		
4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		

Your Pay:

Earnings	Earnings This Pay	Earnings YTD	Rate	Hours This Pay	Hours YTD
Regular	1513.00	28657.50	17.0000	89.00	1865.50
Removal	150.00	1325.00			
Total	1663.00	29982.50		89.00	1865.50

Taxes	This Pay	YTD
Social Security	103.11	1858.97
Medicare	24.11	434.77
Federal Income Tax	131.60	2260.68
Pennsylvania	51.05	920.44
PA LST \$52	2.00	40.00
PA Employee Unemp.	1.00	17.98
S Strabane Twp.	16.63	299.88
Total	329.50	5832.72

Net Pay	This Pay	YTD	Account Number
This Check	1333.50	24149.78	

Other Information:

Tax Status	Taxable Earnings This Pay	Taxable Earnings YTD	Status Exmptn
Social Security	1663.00	29982.50	
Medicare	1663.00	29982.50	
Federal Income Tax	1663.00	29982.50	M / 0
Pennsylvania	1663.00	29982.50	M / 0
PA LST \$52	1663.00	29982.50	
PA Employee Unemp.	1663.00	29982.50	
S Strabane Twp.	1663.00	29982.50	M / 0

Salandra Funeral Service, Inc.
304 West Pike Street
Canonsburg, PA 15317

PAPT P596

BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM.

PAPT P596
Salandra Funeral Service, Inc.
304 West Pike Street
Canonsburg, PA 15317

Pay Date 10/05/2018 WASHINGTON FEDERAL SAVINGS BANK
Voucher Number CANONSBURG, PA 15317

*** NON - NEGOTIABLE, DIRECT DEPOSIT NOTICE ***

Andrew Kuzy
531 Warrick Dr
Washington, PA 15301

1000 22 2/6

Net Direct Deposit to Checking \$1333.50

NON - NEGOTIABLE

Andrew Kuzy
531 Warrick Dr
Washington, PA 15301
Employee No. 22

Pay Date 10/19/2018
Period Begin 09/30/2018
Period End 10/13/2018
Voucher No.
Dept No. 1000

	This Pay	To-Date
Earnings	1848.50	31831.00
Taxes	373.62	6206.34
Net Pay	1474.88	25624.66

Your Pay:

Earnings	Earnings This Pay	Earnings YTD	Rate	Hours This Pay	Hours YTD
Regular	1623.50	30281.00	17.0000	95.50	1961.00
Removal	225.00	1550.00			
Total	1848.50	31831.00		95.50	1961.00

Taxes	This Pay	YTD
Social Security	114.61	1973.58
Medicare	26.80	461.57
Federal Income Tax	153.86	2414.54
Pennsylvania	56.75	977.19
PA LST \$52	2.00	42.00
PA Employee Unemp.	1.11	19.09
S Strabane Twp.	18.49	318.37
Total	373.62	6206.34

Net Pay	This Pay	YTD	Account Number
This Check	1474.88	25624.66	

Other Information:

Tax Status	Taxable Earnings This Pay	Taxable Earnings YTD	Status Exmptn
Social Security	1848.50	31831.00	
Medicare	1848.50	31831.00	
Federal Income Tax	1848.50	31831.00	M / 0
Pennsylvania	1848.50	31831.00	M / 0
PA LST \$52	1848.50	31831.00	
PA Employee Unemp.	1848.50	31831.00	
S Strabane Twp.	1848.50	31831.00	M / 0

Salandra Funeral Service, Inc.
304 West Pike Street
Canonsburg, PA 15317

PAPT P596

BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM.

COPY/REPRODUCE/ALTER/FAKES PROHIBITED

PAPT P596
Salandra Funeral Service, Inc.
304 West Pike Street
Canonsburg, PA 15317

Pay Date 10/19/2018
Voucher Number
WASHINGTON FEDERAL SAVINGS BANK
CANONSBURG, PA 15317

*** NON - NEGOTIABLE, DIRECT DEPOSIT NOTICE ***

1000 22 2/6

Andrew Kuzy
531 Warrick Dr
Washington, PA 15301

Net Direct Deposit to Checking \$1474.88

NON - NEGOTIABLE

THE ORIGINAL DOCUMENT HAS A WHITE REFLECTIVE WATERMARK ON THE BACK.

HOLD AT AN ANGLE TO SEE THE MARK WHEN CHECKING THE ENDORSEMENT.



First National Bank

Document Page 8 of 10

Statement Ending 10/31/2018

4140 E. State Street
Hermitage, PA 16148

ANDREW F. KUZY, DEBTOR IN

Page 1 of 6

Primary Account Number:

ADDRESS SERVICE REQUESTED

ANDREW F. KUZY, DEBTOR IN POSSESSION
COLLEEN A. KUZY, DEBTOR IN POSSESSION
531 WARRICK DR
WASHINGTON PA 15301-9513**Managing Your Accounts**

Online

www.fnb-online.com



By Phone

1 800-555-5455



By Mail

4140 E. State Street
Hermitage, PA 16148**Summary of Accounts**

Account Type	Account Number	Balance This Statement
FREE SMALL BUSINESS CHECKING		\$557.64

FREE SMALL BUSINESS CHECKING -**Account Summary**

Date	Description	Amount		
09/29/2018	Balance Last Statement	\$281.91	✓	Minimum Balance - \$118.79
	6 Credit(s) This Period	\$3,369.88	✓	Average Ledger Balance \$872.43
	63 Debit(s) This Period	\$3,094.15		Average Available Balance \$861.55
10/31/2018	Balance This Statement	\$557.64		

Account Activity

Post Date	Description	Debits	Credits	Balance
09/29/2018	Balance Last Statement			\$281.91
10/01/2018	13708 POS PUR 09/29 18:17 SAMS CLUB #6251 WASHINGTON PA 62510006 701311~5300	\$57.20		\$224.71
10/01/2018	676215 POS PUR 10/01 14:29 SAM'S Club WASHINGTON PA 62510005 82749364296~5411	\$39.98		\$184.73
10/01/2018	16593 POS PUR 09/30 10:44 WM SUPERCENTER # WASHINGTON PA 17390045 59306~5411	\$29.14		\$155.59
10/01/2018	10011 POS PUR 09/28 23:59 SHERWOOD NURSERY WASHINGTON PA 03485825 01001~5261	\$27.50		\$128.09
10/04/2018	CHECK # 1022	\$200.00		-\$71.91
10/04/2018	83625 POS PUR 10/03 15:08 MCDONALD'S F4865 CANONSBURG PA 1 083625 ~5814	\$27.12		-\$99.03
10/04/2018	71799 POS PUR 10/03 09:08 JEFFREYS DRUG ST CANONSBURG PA 29235480 07179~5912	\$19.76		-\$118.79
10/05/2018	PP596SALANDRA FU PAYROLL		\$1,333.50	\$1,214.71
10/05/2018	RETURNED CHECK# 1022, INSUFFICIENT FUNDS		\$200.00	\$1,414.71
10/05/2018	TRANSFER TO FREESTYLE ACCOUNT	\$60.00		\$1,354.71
10/05/2018	RETURNED ITEM FEE	\$37.00		\$1,317.71
10/05/2018	OVERDRAFT FEE	\$74.00		\$1,243.71
10/09/2018	0001 POS PUR 10/07 19:51 THE BEAU MART WASHINGTON PA 00000687 000001 ~5499	\$64.52		\$1,179.19





First National Bank

Document Page 9 of 10

Statement Ending 10/31/2018

ANDREW F. KUZY, DEBTOR IN

Page 3 of 6

Primary Account Number:

FREE SMALL BUSINESS CHECKING -

(continued)

Account Activity (continued)				
Post Date	Description	Debits	Credits	Balance
10/09/2018	170647 POS PUR 10/06 10:08 Wal-Mart Super C WASHINGTON PA 17390045 82797~5411	\$34.12		\$1,145.07
10/09/2018	36866 POS PUR 10/06 18:16 WM SUPERCENTER # WASHINGTON PA 17390044 04356~5411	\$7.89		\$1,137.18
10/10/2018	70012 POS PUR 10/09 15:23 PIZZA AL'S MCMURRAY PA 05359817 070012 ~5812	\$24.91		\$1,112.27
10/11/2018	0001 POS PUR 10/11 18:00 THE LAST CALL CANONSBURG PA 00009274 000001 ~5812	\$55.18		\$1,057.09
10/11/2018	43363 POS PUR 10/10 14:10 KWIK FILL 236 HOUSTON PA URCC0236 043363 ~5542	\$32.62		\$1,024.47
10/11/2018	74825 POS PUR 10/10 16:31 PANERA BREAD #20 WASHINGTON PA 00002595 07482~5812	\$22.15		\$1,002.32
10/12/2018	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$942.32
10/12/2018	106654 PIN PUR 10/12 11:18 SALLY BEAUTY #30 WASHINGTON PA 99999999 10665~5977	\$11.64		\$930.68
10/12/2018	64210 POS PUR 10/11 15:15 SPEEDWAY 02915 7 WASHINGTON PA LK469805 06421~5542	\$10.00		\$920.68
10/15/2018	DEPOSIT		\$200.00	\$1,120.68
10/15/2018	861042 POS PUR 10/13 18:02 SAMSCLUB #6251 WASHINGTON PA 62510095 8286380~5411	\$88.08		\$1,032.60
10/15/2018	5223 POS PUR 10/13 10:39 SPEEDWAY 02915 7 WASHINGTON PA LK469805 00522~5542	\$12.55		\$1,020.05
10/15/2018	87201 POS PUR 10/14 07:20 STARBUCKS STORE WASHINGTON TO PA 00000000 087~5814	\$10.92		\$1,009.13
10/16/2018	36755 PIN PUR 10/16 14:09 SAMS CLUB #6251 WASHINGTON PA 62510005 142379~5300	\$57.99		\$951.14
10/16/2018	502506 POS PUR 10/16 12:20 SAM'S Club WASHINGTON PA 62510002 82896582104~5411	\$21.42		\$929.72
10/16/2018	97122 POS PUR 10/15 18:56 USPS PO 41115205 CANONSBURG PA 00000000 09712~9402	\$5.00		\$924.72
10/17/2018	10979 POS PUR 10/16 23:46 JEFFREYS DRUG ST CANONSBURG PA 29235480 01097~5912	\$16.95		\$907.77
10/18/2018	CHECK # 1025	\$135.83		\$771.94
10/18/2018	CHECK # 1026	\$30.00		\$741.94
10/18/2018	AMAZON.COM SERVI INTERNET	\$22.51		\$719.43
10/19/2018	PP596SALANDRA FU PAYROLL		\$1,474.88	\$2,194.31
10/19/2018	TRANSFER TO FREESTYLE ACCOUNT	\$60.00		\$2,134.31
10/19/2018	CHECK # 1027	\$264.32		\$1,869.99
10/19/2018	44663 PIN PUR 10/19 12:12 SAMS CLUB #6251 WASHINGTON PA 62510005 834439~5300	\$231.87		\$1,638.12
10/19/2018	CHECK # 1024	\$187.37		\$1,450.75
10/19/2018	CHECK # 1028	\$50.00		\$1,400.75
10/19/2018	CHECK # 1029	\$13.95		\$1,386.80
10/19/2018	54994 POS PUR 10/18 20:07 WENDY'S 413 WASHINGTON PA 65693009 753370 ~5814	\$7.60		\$1,379.20
10/22/2018	58836 POS PUR 10/20 13:31 SAMS CLUB #6251 WASHINGTON PA 62510093 043725~5300	\$88.40		\$1,290.80
10/22/2018	519571 PIN PUR 10/19 18:06 MARSHALLS #1017 WASHINGTON PA 99999999 519571~5651	\$28.00		\$1,262.80
10/22/2018	90055 POS PUR 10/19 20:40 ANGELO'S RESTAUR WASHINGTON PA 00641669 09005~5812	\$24.14		\$1,238.66



E000/2002 0000 171387 46590 5F02E2 L4L95

FREE SMALL BUSINESS CHECKING -

(continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
10/22/2018	8636 POS PUR 10/21 05:38 LOWES #00671* WASHINGTON PA 00000000 008636 ~5200	\$17.76	✓	\$1,220.90
10/22/2018	21949 POS PUR 10/21 15:10 WM SUPERCENTER # WASHINGTON PA 17390047 02918~5411	\$14.80	✓	\$1,206.10
10/22/2018	30711 POS PUR 10/19 05:35 REGAL CROWN CENT WASHINGTON PA 00163101 03071~7832	\$12.40	✓	\$1,193.70
10/22/2018	88241 POS PUR 10/19 12:18 MCDONALD'S F2383 WASHINGTON PA 1 088241 ~5814	\$5.30	✓	\$1,188.40
10/23/2018	30712 RETURN 10/19 21:12 REGAL CROWN CENT WASHINGTON PA 00163101 03071~7832		\$2.50 ✓	\$1,190.90
10/23/2018	34019 PIN PUR 10/23 11:17 GIANT-EAGLE #003 Washington PA 39003700 87633~5411	\$54.95	✓	\$1,135.95
10/23/2018	47020 PIN PUR 10/23 11:04 TARGET T-1216 33 Washington PA 99999999 04702~5310	\$52.20	✓	\$1,083.75
10/23/2018	843273 POS PUR 10/23 10:40 BP#9351941RUFF C WASHINGTON PA 39013701 84327~5542	\$20.00	✓	\$1,063.75
10/25/2018	23370 PIN PUR 10/25 17:17 WM SUPERCENTER # WASHINGTON PA 17390046 19808~5411	\$63.89	✓	\$999.86
10/25/2018	29005 POS PUR 10/24 11:17 OUTBACK 3959 WASHINGTON PA 00000000 029005 ~5812	\$16.00	✓	\$983.86
10/25/2018	91460 POS PUR 10/24 23:10 USPS PO 41115205 CANONSBURG PA 00000000 09146~9402	\$5.71	✓	\$978.15
10/26/2018	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00	✓	\$918.15
10/26/2018	35045 PIN PUR 10/26 14:00 GIANT-EAGLE #003 Washington PA 39039100 96588~5411	\$30.88	✓	\$887.27
10/26/2018	45256 POS PUR 10/24 14:40 UNION GRILL WASHINGTON PA 02363293 045256 ~5812	\$30.30	✓	\$856.97
10/26/2018	234934 POS PUR 10/26 12:36 SPEEDWAY 02915 7 WASHINGTON PA LK469805 23493~5542	\$26.10	✓	\$830.87
10/29/2018	DEPOSIT		\$159.00 ✓	\$989.87
10/29/2018	12598 POS PUR 10/27 14:46 WM SUPERCENTER # WASHINGTON PA 17390043 34916~5411	\$46.89	✓	\$942.98
10/30/2018	64076 POS PUR 10/28 08:08 NAPOLI RESTAURAN WASHINGTON PA LK397395 06407~5812	\$50.00	✓	\$892.98
10/30/2018	10080 POS PUR 10/29 08:22 BURGATORY PITTSBURGH PA 68310080 010080 ~5812	\$25.47	✓	\$867.51
10/31/2018	CHECK # 1034	\$113.60	✓	\$753.91
10/31/2018	563218 PIN PUR 10/31 14:05 CBANKS OUTLET #3 WASHINGTON PA 99999999 56321~5621	\$76.89	✓	\$677.02
10/31/2018	981186 PIN PUR 10/31 11:26 SAMSClub #6251 WASHINGTON PA 24625101 981186 ~5411	\$58.38	✓	\$618.64
10/31/2018	CHECK # 1033	\$30.50	✓	\$588.14
10/31/2018	343045 PIN PUR 10/31 14:16 GYMBOREE 5088 WASHINGTON PA 30519404 343045 ~5641	\$30.47	✓	\$557.67
10/31/2018	NEGATIVE COLLECTED BALANCE FEE	\$0.03		\$557.64
10/31/2018	Balance This Statement			\$557.64

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
1022	10/04/2018	\$200.00	1026	10/18/2018	\$30.00	1029	10/19/2018	\$13.95
1024*	10/19/2018	\$187.37	1027	10/19/2018	\$264.32	1033*	10/31/2018	\$30.50
1025	10/18/2018	\$135.83	1028	10/19/2018	\$50.00	1034	10/31/2018	\$113.60

* Indicates skipped check number